

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
HATTIESBURG DIVISION**

In re:

THERESA LYNN BRITTON

Debtor(s)

Case No. 16-51756 KMS

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

J.C. Bell, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/07/2016.
- 2) The plan was confirmed on 12/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/17/2018.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,232.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,850.00
Less amount refunded to debtor	\$437.84

**NET RECEIPTS:** **\$23,412.16**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,989.26
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,261.08
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,250.34**

Attorney fees paid and disclosed by debtor: \$190.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SERVICES % RESI	Unsecured	188.00	566.00	566.00	0.00	0.00
ASHLEY FUNDING SERVICES % RESI	Unsecured	NA	187.00	187.00	0.00	0.00
BANK PLUS	Unsecured	163,589.00	NA	NA	0.00	0.00
BANKPLUS%COPELAND,COOK,TAYI	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK BY AMERICAN	Unsecured	3,000.00	657.07	657.07	0.00	0.00
CENTRAL FINANCE	Secured	1,288.00	1,392.55	300.00	79.37	19.27
CENTRAL FINANCE	Unsecured	NA	NA	1,092.55	0.00	0.00
CENTRAL SUNBELT FEDERAL CRED	Unsecured	7,000.00	7,093.44	7,093.44	0.00	0.00
CHICKSAWHAY LUMBER & FEED	Unsecured	867.00	NA	NA	0.00	0.00
DIRECT BUSINESS LENDING	Unsecured	3,045.00	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MANAGEME	Unsecured	43,200.00	43,367.26	43,367.26	0.00	0.00
EMBARC	Secured	18,456.00	NA	NA	0.00	0.00
FIRST STATE BANK	Secured	NA	NA	2,358.52	728.03	0.00
FIRST STATE BANK	Secured	107,335.00	108,877.70	0.00	10,023.71	0.00
GATLIN BLDG SUPPLY	Unsecured	2,177.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYS	Unsecured	618.00	673.33	673.33	0.00	0.00
LVNV FUNDING/ RESURGENT CAPIT	Unsecured	902.00	950.77	950.77	0.00	0.00
MERRICK BANK	Unsecured	714.00	659.06	659.06	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,544.00	2,570.12	2,570.12	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,289.00	1,278.11	1,278.11	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,117.00	1,102.37	1,102.37	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	2,362.29	2,362.29	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	15,052.00	10,635.01	10,635.01	0.00	0.00
PROGRESSIVE FINANCE	Unsecured	1,464.00	879.02	879.02	0.00	0.00
REPUBLIC FINANCE BANKRUPTCY C	Unsecured	3,360.00	2,892.10	2,892.10	0.00	0.00
SANTANDER CONSUMER USA	Secured	24,458.00	24,703.22	24,703.22	6,536.65	1,714.25
SOUTH CENTRAL CLINICS	Unsecured	NA	NA	NA	0.00	0.00
TIME PAYMENT CORP	Unsecured	NA	11,126.30	11,126.30	0.00	0.00
TOWER LOAN OF WAYNESBORO	Secured	4,316.00	3,285.38	200.00	49.94	10.60
TOWER LOAN OF WAYNESBORO	Unsecured	1,420.00	1,377.10	1,377.10	0.00	0.00
TOWER LOAN OF WAYNESBORO	Unsecured	NA	NA	3,085.38	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WAYNE GENERAL HOSPITAL	Unsecured	32.00	NA	NA	0.00	0.00
WHYNOT	Secured	1,499.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$2,358.52	\$10,751.74	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,703.22	\$6,536.65	\$1,714.25
All Other Secured	\$500.00	\$129.31	\$29.87
<b>TOTAL SECURED:</b>	<b>\$27,561.74</b>	<b>\$17,417.70</b>	<b>\$1,744.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$92,554.28</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,250.34</u>	
Disbursements to Creditors	<u>\$19,161.82</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$23,412.16</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/14/2018

By: /s/ J.C. Bell

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.